

ABSTRACT OF THE DISCLOSURE

A negotiable instrument with fraud protection and method of use is provided. The method having the step accepting a negotiable instrument having a pre-printed bar code and photo identification, and a pre-printed signature. The method also having a step reading
5 the bar code on a negotiable instrument and deriving personal identification instrument from the bar code. The method also having the step of comparing the personal identification information from the bar code with information provided by the writer. The negotiable instrument with fraud protection has features common to a check, but without having any personal information visible. The negotiable instrument with fraud protection
10 also has a visible photo of the writer pre-printed upon the negotiable instrument, a signature of the writer pre-printed upon the negotiable instrument and a pre-printed bar code hiding personal information about the writer.